

<b>South Carolina Workers Compensation Insurance Adjuster Series 19-25 75 questions - 1.5 hour time limit</b>
<b>1.0 Insurance Regulation 8%</b>
1.1 Director's general duties and powers (38-3-60, 110)
1.2 Licensing requirements
Qualifications (38-47-10)
Nonresident (38-47-20)
Emergency adjuster permit (Reg 69-1)
1.3 Maintenance and duration (38-47-40)
Change of address (38-47-15)
1.4 Disciplinary actions
Cease and desist order (38-57-200, 230)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10-30; 38-47-70)
1.5 Claim settlement laws and regulations (38-59-20)
1.6 Federal regulation
Fraud and false statements (18 USC 1033, 1034)
<b>2.0 Insurance Basics 20%</b>
2.1 Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
2.2 Insurance principles and concepts
Negligence
Elements of a negligent act
Defenses against negligence
Absolute liability
Strict liability
Vicarious liability
2.3 Policy structure
2.4 Common policy provisions
2.5 South Carolina laws, regulations and required provisions
South Carolina Property and Casualty Insurance Guaranty Association (38-31-10-170)
Insurance fraud act (38-55-510-590)
<b>3.0 Adjusting Losses 32%</b>
3.1 Role of the adjuster
Duties and responsibilities
Relationship to the legal profession
3.2 Claim reporting
3.3 Liability losses
3.4 Coverage problems
3.5 Claims adjustment procedures
<b>4.0 Workers Compensation Insurance 30%</b>
2.1 Workers compensation laws
Types of laws

Monopolistic versus competitive
Compulsory versus elective
South Carolina Workers' Compensation Law (RL Title 42)
Exclusive remedy (RL 42-1-540)
Employment covered (required, voluntary) (RL 42-1-130-150, 310, 360)
Covered injuries (RL 42-1-160; RL 42-9-60; RL 42-15-20, 40)
Occupational disease (RL 42-11-10)
Benefits provided (RL 42-9-10-30, 200, 260, 290; RL 42-13-90; RL 42-15-10, 60-70)
<b>2.2 Workers compensation and employers liability insurance policy</b>
General section
Part One – Workers compensation insurance
Part Two – Employers liability insurance
Part Three – Other states insurance
Part Four – Your duties if injury occurs
Part Five – Premium
Part Six – Conditions
Selected endorsement
Voluntary compensation
<b>2.3 Sources of coverage</b>
South Carolina Workers' Compensation Uninsured Employers' Fund (RL 42-7-200)
Self-insured employers (RL 42-5-20, 50)
South Carolina residual workers compensation
Voluntary market
<b>4.0 Understanding the Language of Medical 10%</b>
<b>4.1 Medical terminology and abbreviations</b>
Location terms
Movement terms
Prefixes, suffixes and root words
Abbreviations used in medical reports
Medical specialties
<b>4.2 Basic human anatomy</b>
Skeletal structure
Nervous system
Respiratory system
Cardiovascular system
Abdominal organs
<b>4.3 Common occupational injuries and disease</b>
Strains and sprains
Dislocations
Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion injuries
Lung diseases
<b>4.4 Medical tests</b>
Laboratory
Radiography (X-ray)
Magnetic resonance imaging (MRI)
Computerized tomography (CT or CAT)
Electromyography (EMG)
Nerve conduction studies
Myelography
Arthroscopy
Electrocardiogram (EKG or ECG)
Electroencephalography (EEG)

## REFERENCE LIST

The following list of reference materials were used to verify the accuracy of the test items for the examinations. They are listed for the purpose of test validation and do NOT constitute an endorsement or recommendation by PSI or the South Carolina Department of Insurance. Other publications are also available to study for the examinations.

This examination is CLOSED BOOK. The following reference material is not allowed in the examination center:

*Property and Casualty Insurance License Exam Manual*, 2010, 1<sup>st</sup> Edition, Revised, Kaplan Financial Education, (800) 824-8742, [www.kfeducation.com](http://www.kfeducation.com)

*South Carolina Code of Laws, Title 38 - Insurance*, 2012, South Carolina Legislature, <http://www.scstatehouse.gov>

*South Carolina Code of Regulations, Chapter 69 - Department of Insurance*, 2012, South Carolina Legislature, <http://www.scstatehouse.gov/codereqs/statmast.php>

*South Carolina Code of Laws, Title 42 - Workers' Compensation*, 2012, South Carolina Legislature, [www.scstatehouse.gov/code/title42.php](http://www.scstatehouse.gov/code/title42.php)

*NFIP Dwelling Policy Form - Standard Flood Insurance Policy*, FEMA, [www.fema.gov](http://www.fema.gov)

*Dictionary of Insurance Terms*, Harvey W. Rubin, 2008, 5<sup>th</sup> Edition, Barron's Educational Series, Inc., (800) 645-3476, [www.barronseduc.com](http://www.barronseduc.com), ISBN 0-7641-3884-7

*Introduction to Risk Management and Insurance*, Mark S. Dorfman, 2008, 9<sup>th</sup> Edition, Prentice-Hall, <https://www.amazon.com/Introduction-Risk-Management-Insurance-9th/dp/0132242273>

*Property and Casualty Insurance: A Basic Guide*, Ernest H. Gore, 2008, Elizabeth Publishing, <https://www.amazon.com/Property-Casualty-Insurance-Basic-Guide/dp/1605851647>

*Property and Casualty Licensing Basics*, James J. Smith, 2007, 5<sup>th</sup> Edition, Bromley Smith Publishers, (732) 449-9288, [www.bromleysmithpublishers.com](http://www.bromleysmithpublishers.com)

*Property & Casualty Pathfinder*, William H. Cummings, J. Mack Spears, Pathfinder Publishers, (800) 592-4242, [www.pathfinderedu.com](http://www.pathfinderedu.com)

*Property and Liability Insurance Principles*, 5<sup>th</sup> Edition, The Institutes, (610) 644-2101, [www.aicpcu.org](http://www.aicpcu.org)

